

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re Alex Figliolia

17-20755-MBK
Case No. _____
Reporting Period: 9/1/18 - 9/30/18

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Documents Received by Court Date
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	BR
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	Statement of
Copies of bank statements		SL
Cash disbursements journals		PL
Statement of Operations		BS
Balance Sheet		
Status of Postpetition Taxes		
Copies of IRS Form 6123 or payment receipt		
Copies of tax returns filed during reporting period		
Summary of Unpaid Postpetition Debts		
Listing of aged accounts payable		
Accounts Receivable Reconciliation and Aging		
Debtor Questionnaire		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Alexander Figliolia
Signature of Debtor

Date 10/18/18

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re: Alex Fishback
Debtor

Case No. 17-20755-MBK
Reporting Period 9/1/18 - 9/30/18

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT'D)]

CASH RECEIPTS		CASH DISBURSEMENTS	
Cash - Beginning of Month	<u>8,958.58</u>	<u>139,362.26</u>	
RECEIPTS			
Wages (Net)			
Interest and Dividend Income			
Alimony and Child Support			
Social Security and Pension Income	<u>2,054.20</u>	<u>39,360.80</u>	
Sale of Assets	<u>11,500.00</u>	<u>291,753.50</u>	
Other Income (attach schedule)	<u>Consulting Rates</u>		
Total Receipts	<u>13,754.20</u>	<u>331,114.30</u>	
DISBURSEMENTS			
Mortgage Payment(s)	<u>5,774.06</u>	<u>92,384.96</u>	
Rental Payment(s)			
Other Secured Note Payments			
Utilities	<u>4,606.10</u>	<u>78,285.31</u>	
Insurance	<u>708.94</u>	<u>63,215.49</u>	
Auto Expense			
Lease Payments			
IRA Contributions			
Repairs and Maintenance			
Medical Expenses			
Household Expenses	<u>2,300.00</u>	<u>45,112.31</u>	
Charitable Contributions			
Alimony and Child Support Payments			
Taxes - Real Estate			
Taxes - Personal Property			
Taxes - Other (attach schedule)		<u>9406.00</u>	
Travel and Entertainment			
Gifts			
Other (attach schedule)	<u>Bank Charge</u>	<u>17.00</u>	
Total Ordinary Disbursements	<u>13,419.85</u>	<u>293,456.49</u>	
REORGANIZATION EXPENSES			
Professional Fees		<u>27,490.53</u>	
U. S. Trustee Fees		<u>3,575.70</u>	
Other Reorganization Expenses (attach schedule)			
Total Reorganization Items		<u>31,066.23</u>	
Total Disbursements (Ordinary + Reorganization)	<u>13,449.85</u>	<u>324,522.72</u>	
Net Cash Flow (Total Receipts - Total Disbursements)	<u>3(11.3)</u>	<u>(6,591.58)</u>	
Cash - End of Month (Must equal reconciled bank statement)	<u>9,262.93</u>	<u>145,953.84</u>	

In re Alex Figueroa
Debtor

Case No. 17-20755 MBK
Reporting Period: 9/1/18 - 9/30/18

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

Category	Current Month		Cumulative Filing to Date	
	Actual	Actual	Actual	Actual
Other Income				
Salaries/Consulting	11,500		291,753.50	
Other Taxes	0		9446.00	
Other Ordinary Disbursements	0.75		17.00	
Other Reorganization Expenses				

FORM MOR-1 (INDV) (CONT)
(9/99)

10/3/2018

Amboy Bank | Checking account



SENIOR CHECKING [REDACTED]

Transactions

 Scheduled Pending Posted

Date	Description	Amount	Balance
● Sep 28, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	8,983.83
● Sep 28, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-139.98	11,881.83
● Sep 27, 2018	XXXXXX2013 Bank of America MORTGAGE	-5,774.06	12,021.81
● Sep 26, 2018	<u>CHECK 205</u>	-265.54	17,795.87
● Sep 21, 2018	<u>DEPOSIT</u>	6,000.00	18,061.41
● Sep 17, 2018	CMS MEDICARE PAYMENT 0204	-503.40	12,061.41
● Sep 17, 2018	5650442 AMERICAN-WATER UTIL-PMNT	-377.25	12,564.81
● Sep 17, 2018	7217404 PMNTUS SVC FEE SERVICEFEE	-1.95	12,942.06
● Sep 11, 2018	<u>CHECK 201</u>	-182.00	12,944.01
● Sep 07, 2018	<u>DEPOSIT</u>	5,500.00	13,126.01
● Sep 04, 2018	13526218083018 NJ NATURALGAS EBILL	-628.87	7,626.01
● Sep 04, 2018	9507285890001 VERIZON VZ BillPay	-560.05	8,254.88
● Aug 31, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-291.07	
● Aug 31, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	
● Aug 31, 2018	XXXXXX2013 Bank of America MORTGAGE	-5,774.06	
● Aug 29, 2018	<u>Deposit</u>	5,000.00	
● Aug 28, 2018	<u>Check #202</u>	-1.00	
● Aug 28, 2018	<u>Check #203</u>	-265.54	
● Aug 21, 2018	<u>Deposit</u>	5,500.00	
● Aug 21, 2018	CMS MEDICARE PAYMENT 0177	-513.40	
● Aug 15, 2018	4763630 PMNTUS SVC FEE SERVICEFEE	-1.95	
● Aug 15, 2018	1593523 AMERICAN-WATER UTIL-PMNT	-696.85	
● Aug 06, 2018	6342973162 BILLMATRIX BILLPAYFEE	-3.50	
● Aug 06, 2018	6342973161 FIS*VERIZON BILL PAY	-563.33	
● Aug 03, 2018	<u>Deposit</u>	6,000.00	
● Jul 31, 2018	13323213072518 NJ NATURALGAS EBILL	-601.35	
● Jul 31, 2018	XXXXXX2013 Bank of America MORTGAGE	-5,774.06	
● Jul 31, 2018	<u>Check #227</u>	-265.54	
● Jul 31, 2018	<u>Check #175</u>	-284.00	
● Jul 30, 2018	<u>Check #226</u>	-974.46	

10/3/2018

Amboy Bank | Checking account

Date	Description	Amount	Balance
● Jul 27, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-431.45	
● Jul 27, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	
● Jul 20, 2018	<u>Deposit</u>	6,000.00	
● Jul 19, 2018	7690727 AMERICAN-WATER UTIL-PMNT	-292.63	
● Jul 18, 2018	9219422 PMNTUS SVC FEE SERVICEFEE	-1.95	
● Jul 17, 2018	CMS MEDICARE PAYMENT 0174	-493.40	
● Jul 17, 2018	Check #173	-380.36	

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10/25/18

Alex Figliolia
Reconciliation Detail
Amboy Bank DIP, Period Ending 09/30/2018

Type	Date	Num	Name	Cir	Amount	Balance
Beginning Balance						8,814.83
Cleared Transactions						
			Checks and Payments - 9 items			
Check	08/21/2018	201	Chapel Hill Cleaners	X	-182.00	-182.00
Check	09/04/2018	dm	New Jersey Natural ...	X	-828.87	-810.87
Check	09/04/2018	dm	Verizon	X	-560.05	-1,370.92
Check	09/17/2018	dm	CMS Medicare Pay...	X	-503.40	-1,874.32
Check	09/17/2018	dm	American Water	X	-379.20	-2,253.52
Check	09/19/2018	205	Horizon Blue Cross ...	X	-265.54	-2,519.06
Check	09/27/2018	dm	Bank of America	X	-5,774.06	-8,293.12
Check	09/28/2018	dm	First Energy	X	-2,898.00	-11,191.12
Check	09/28/2018	dm	First Energy	X	-139.98	-11,331.10
			Total Checks and Payments		-11,331.10	-11,331.10
			Deposits and Credits - 2 items			
Deposit	09/07/2018			X	5,500.00	5,500.00
Deposit	09/21/2018			X	6,000.00	11,500.00
			Total Deposits and Credits		11,500.00	11,500.00
			Total Cleared Transactions		168.90	168.90
			Cleared Balance		168.90	8,983.83
			Register Balance as of 09/30/2018		168.90	8,983.83
			Ending Balance		168.90	8,983.83

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**Alex Figliolia
Reconciliation Summary
Amboy Bank DIP, Period Ending 09/30/2018**

	<u>Sep 30, 18</u>
Beginning Balance	8,814.93
Cleared Transactions	
Checks and Payments - 9 items	-11,331.10
Deposits and Credits - 2 items	11,500.00
Total Cleared Transactions	168.90
Cleared Balance	8,983.83
Register Balance as of 09/30/2018	8,983.83
Ending Balance	8,983.83



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Monthly Account Statement



ALEX J FIGLIOLIA
105 MIDDLETOWN ROAD
HOLMDEL, NJ 07733-0000

Thank You for Being a Direct Express® Card Customer

Date Range: September 2018

Starting Balance	\$325.65
Credits:	\$2,254.20
Debits:	\$2,300.75
Ending Balance	\$279.10

Card Number: 53324BXXXXXX9246

Date Posted	Retailer	Transaction Type	Charges	Credits
09/01/2018		MONTHLY PAPER STATEMENT FEE	\$0.75	\$0.00
09/12/2018	ALEX J FIGLIOLIA	DEPOSIT FROM SSA	\$0.00	\$2,254.20
09/19/2018	TD BANK, HOLMDEL, NJ, USA	CASH PURCHASE	\$2,300.00	\$0.00

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**Alex Figliolia
Reconciliation Summary
Direct Express Card, Period Ending 09/30/2018**

	<u>Sep 30, 18</u>
Beginning Balance	325.65
Cleared Transactions	
Checks and Payments - 2 Items	-2,300.75
Deposits and Credits - 1 Item	2,254.20
Total Cleared Transactions	-46.55
Cleared Balance	279.10
Register Balance as of 09/30/2018	279.10
Ending Balance	279.10

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Alex Figliolia
Reconciliation Detail
Direct Express Card, Period Ending 09/30/2018

Type	Date	Num	Name	Cir	Amount	Balance
Beginning Balance						325.65
Cleared Transactions						
Checks and Payments - 2 items						
Check	09/01/2018			X	-0.75	-0.75
Check	09/12/2018	dm	TD Bank Cash With...	X	-2,300.00	-2,300.75
Total Checks and Payments					-2,300.75	-2,300.75
Deposits and Credits - 1 item						
Deposit	09/19/2018			X	2,254.20	2,254.20
Total Deposits and Credits					2,254.20	2,254.20
Total Cleared Transactions					-46.55	-46.55
Cleared Balance					-46.55	279.10
Register Balance as of 09/30/2018					-46.55	279.10
Ending Balance					-46.55	279.10

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Accrual Basis

Alex Figliolia
Balance Sheet
As of September 30, 2018

	Sep 30, 18
ASSETS	
Current Assets	
Checking/Savings	
Amboy Bank DIP	8,983.83
Direct Express Card	279.10
Total Checking/Savings	<hr/> 9,262.93
Total Current Assets	<hr/> 9,262.93
TOTAL ASSETS	<hr/> 9,262.93
LIABILITIES & EQUITY	
Equity	
Opening Balance Equity	2,671.35
Owners Equity	6,703.04
Net Income	-111.46
Total Equity	<hr/> 9,262.93
TOTAL LIABILITIES & EQUITY	<hr/> 9,262.93

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Accrual Basis

**Alex Figliolia
Profit & Loss
September 2018**

	<u>Sep 18</u>
Ordinary Income/Expense	
Income	
Consulting Income	11,500.00
Social Security Income	2,254.20
Total Income	<u>13,754.20</u>
Expense	
Bank Service Charges	0.75
Insurance Expense	768.94
Meals, Household Supplies and E	2,300.00
Second Mortgage	5,774.06
Telephone Expense	560.05
Utilities	4,046.05
Total Expense	<u>13,449.85</u>
Net Ordinary Income	<u>304.35</u>
Net Income	<u>304.35</u>

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Accrual Basis

Alex Figliolia
Profit & Loss
May 2017 through September 2018

May '17 - Sep 18

Ordinary Income/Expense	
Income	
Consulting Income	291,753.50
Social Security Income	39,360.80
Total Income	331,114.30
Expense	
Bank Service Charges	17.00
Insurance Expense	63,215.49
Meals, Household Supplies and E	45,112.31
Repairs and Maintenance	4,995.42
Second Mortgage	92,384.96
Taxes	9,446.00
Telephone Expense	9,380.36
Utilities	68,904.95
Total Expense	293,456.49
Net Ordinary Income	37,657.81
Other Income/Expense	
Other Expense	
Professional Fees	27,490.53
US Trustee Fee	3,575.70
Total Other Expense	31,066.23
Net Other Income	-31,066.23
Net Income	6,591.58

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Accrual Basis

Alex Figliolia
General Ledger

As of September 30, 2018

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
Amboy Bank DIP								8,632.93
Check	09/04/2018	dm		Verizon		560.05		8,072.88
Check	09/04/2018	dm		New Jersey Natural Gas		628.87		7,444.01
Deposit	09/07/2018				Deposit	5,500.00		12,944.01
Check	09/17/2018	dm		American Water		379.20		12,564.81
Check	09/17/2018	dm		CMS Medicare Payment		503.40		12,061.41
Check	09/19/2018	205		Horizon Blue Cross Blue S...		265.54		11,795.87
Deposit	09/21/2018				Deposit	6,000.00		17,795.87
Check	09/27/2018	dm		Bank of America		5,774.06		12,021.81
Check	09/28/2018	dm		First Energy		139.98		11,881.83
Check	09/28/2018	dm		First Energy		2,898.00		8,983.83
Total Amboy Bank DIP						11,500.00	11,149.10	8,983.83
Direct Express Card								326.65
Check	09/01/2018				Service Ch...	0.75		324.90
Check	09/12/2018	dm		TD Bank Cash Withdrawal		2,300.00		-1,975.10
Deposit	09/19/2018				Deposit	2,254.20		279.10
Total Direct Express Card						2,254.20	2,300.75	279.10
Accumulated Depreciation								0.00
Total Accumulated Depreciation								0.00
Furniture and Equipment								0.00
Total Furniture and Equipment								0.00
Accounts Payable								0.00
Total Accounts Payable								0.00
Payroll Liabilities								0.00
Total Payroll Liabilities								0.00
Opening Balance Equity								-2,671.35
Total Opening Balance Equity								-2,671.35
Owners Draw								0.00
Total Owners Draw								0.00
Owners Equity								-6,703.04
Total Owners Equity								-6,703.04
Consulting Income								-180,179.25
Deposit	09/07/2018				Deposit	5,500.00		-185,679.25
Deposit	09/21/2018				Deposit	6,000.00		-191,679.25
Total Consulting Income						0.00	11,500.00	-191,679.25
Social Security Income								-18,231.80
Deposit	09/19/2018				Deposit	2,254.20		-20,485.80
Total Social Security Income						0.00	2,254.20	-20,485.80
Advertising and Promotion								0.00
Total Advertising and Promotion								0.00
Automobile Expense								0.00
Total Automobile Expense								0.00
Bank Service Charges								11.00
Check	09/01/2018				Service Ch...	0.75		11.75
Total Bank Service Charges						0.75	0.00	11.75
Bankruptcy Fees								0.00
Total Bankruptcy Fees								0.00
Computer and Internet Expenses								0.00
Total Computer and Internet Expenses								0.00
Continuing Education								0.00
Total Continuing Education								0.00
Depreciation Expense								0.00
Total Depreciation Expense								0.00
Dues and Subscriptions								0.00
Total Dues and Subscriptions								0.00
Insurance Expense								50,214.76
General Liability Insurance								0.00
Total General Liability Insurance								0.00

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10/25/18

Accrual Basis

Alex Figliolia
General Ledger
As of September 30, 2018

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
Insurance Expense - Other								
Check	09/17/2018	dm		CMS Medicare Payment		503.40		50,214.76
Check	09/19/2018	205		Horizon Blue Cross Blue S...		266.54		50,718.16
Total Insurance Expense - Other						768.94	0.00	50,983.70
Total Insurance Expense						768.94	0.00	50,983.70
Interest Expense								0.00
Total Interest Expense								0.00
Meals and Entertainment								0.00
Total Meals and Entertainment								0.00
Meals, Household Supplies and E								0.00
Check	09/12/2018	dm		TD Bank Cash Withdrawal		2,300.00		20,547.01
Total Meals, Household Supplies and E						2,300.00	0.00	22,847.01
Office Supplies								0.00
Total Office Supplies								0.00
Payroll Expenses								0.00
Total Payroll Expenses								0.00
Rent Expense								0.00
Total Rent Expense								0.00
Repairs and Maintenance								0.00
Total Repairs and Maintenance								421.17
Second Mortgage								421.17
Check	09/27/2018	dm		Bank of America		5,774.06		46,192.48
Total Second Mortgage						5,774.06	0.00	51,966.54
Taxes								0.00
Total Taxes								9,446.00
Telephone Expense								9,446.00
Check	09/04/2018	dm		Verizon		560.05		4,586.85
Total Telephone Expense						560.05	0.00	5,146.90
Travel Expense								0.00
Total Travel Expense								0.00
Utilities								0.00
Check	09/04/2018	dm		New Jersey Natural Gas		628.87		40,565.33
Check	09/17/2018	dm		American Water		379.20		41,194.20
Check	09/28/2018	dm		First Energy		139.98		41,573.40
Check	09/28/2018	dm		First Energy		2,898.00		41,713.38
Total Utilities						4,046.05	0.00	44,611.38
Ask My Accountant								0.00
Total Ask My Accountant								0.00
Professional Fees								0.00
Total Professional Fees								24,566.36
US Trustee Fee								24,566.36
Total US Trustee Fee								2,275.70
No acnt								2,275.70
Total no acnt								0.00
TOTAL						27,204.05	27,204.05	0.00